



# Bank Holding Company Performance Report December 31, 2021—FR BHCPR

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**RENASANT CORPORATION**

**BHC Name**

**City/State** TUPELO, MS

## Bank Holding Company Information

Federal Reserve District: 8

Consolidated Assets (\$000): 16,810,311

Peer Group Number: 1 Number in Peer Group: 130

Number of Bank Subsidiaries: 1

Peer Group

Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

**RENASANT CORPORATION**  
209 TROY STREET

TUPELO, MS 38804

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## Summary Ratios

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
Average assets (\$000) .....	15,887,506			14,486,237			12,873,087			11,113,704			9,505,407		
Net income (\$000) .....	175,892			83,651			167,596			146,920			92,188		
Number of BHCs in peer group .....	130			128			125			118			148		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.71	2.60	55	2.99	2.77	66	3.50	3.01	75	3.62	3.08	83	3.64	3.29	78
+ Non-interest income .....	1.43	1.04	73	1.68	1.21	77	1.17	1.32	55	1.27	1.31	57	1.39	0.93	81
- Overhead expense .....	2.72	2.17	83	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76	3.17	2.60	81
- Provision for credit losses .....	-0.01	-0.09	66	0.60	0.51	65	0.05	0.15	24	0.06	0.14	26	0.08	0.11	42
+ Securities gains (losses) .....	0.01	0.01	80	0	0.02	28	0	0.01	58	0	0	39	0	0.01	46
+ Other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	42	0	0	45	0	0	6
= Pretax net operating income (tax equivalent) .....	1.44	1.66	34	0.76	1.04	25	1.72	1.56	64	1.75	1.57	68	1.77	1.55	69
Net operating income .....	1.11	1.26	34	0.58	0.81	24	1.30	1.19	60	1.32	1.24	57	0.97	0.95	53
Net income .....	1.11	1.26	34	0.58	0.82	24	1.30	1.19	60	1.32	1.24	57	0.97	0.95	53
Net income (Subchapter S adjusted) .....		1.97			1.18			1.17			1.42				1.11
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.39	3.06	71	4	3.55	77	4.98	4.41	84	4.85	4.24	84	4.62	4.06	89
Interest expense .....	0.32	0.25	70	0.57	0.52	64	0.90	1.08	38	0.68	0.86	36	0.46	0.54	38
Net interest income (tax equivalent) .....	3.07	2.80	66	3.44	3.01	73	4.08	3.33	81	4.17	3.38	84	4.17	3.54	89
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0.10	0.11	54	0.04	0.27	11	0.04	0.21	19	0.05	0.22	22	0.06	0.10	46
Earnings coverage of net loan and lease losses (X) .....	21.53	39.72	54	49.01	22.91	86	56.91	24.40	88	48.93	21.75	87	41.07	0.97	74
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	1.64	1.23	82	1.61	1.58	61	0.54	0.83	23	0.54	0.90	20	0.61	0.95	18
Allowance for loan and lease losses / Total loans and leases .....	1.57	1.20	81	1.55	1.55	55	0.52	0.81	23	0.52	0.89	20	0.60	0.94	17
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.50	0.49	54	0.51	0.71	37	0.36	0.57	29	0.29	0.61	14	0.40	0.57	35
30–89 days past due loans and leases / Total loans and leases .....	0.26	0.32	51	0.23	0.39	34	0.38	0.43	53	0.39	0.44	48	0.36	0.32	64
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-10.62	-2.33	24	0.75	3.20	46	8.40	14.45	31	5.74	16.62	18	6.28	13.97	23
Net short-term noncore funding dependence .....	-11.05	-7.71	35	-1.31	-4.76	60	5.25	3.38	51	3.37	4.66	33	3.75	9.65	24
Net loans and leases / Total assets .....	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75	78.15	72.64	71
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.15	8.98	61	9.37	9.13	59	10.37	9.76	69	10.11	9.71	65	10.18	10.04	57
Holding company equity capital / Total assets .....	13.15	10.71	83	14.29	11.16	89	15.86	12.43	87	15.80	12.22	86	15.41	10.84	95
Total equity capital (including minority interest) / Total assets .....	13.15	10.82	83	14.29	11.29	89	15.86	12.57	86	15.80	12.27	85	15.41	10.89	95
Common equity tier 1 capital / Total risk-weighted assets .....	11.18	12.42	31	10.93	12.38	30	11.12	12.17	32	11.05	12.12	38	11.34	11.90	48
Net loans and leases / Equity capital (X) .....	4.67	5.53	32	5.24	5.58	44	4.68	5.21	38	4.62	5.29	31	5.07	6.82	15
Cash dividends / Net income .....	28.44	28.27	48	59.93	42.30	75	30.37	33.12	47	29.69	27.31	50	37.33	32.32	49
Cash dividends / Net income (Subchapter S adjusted) .....		3.14			-0.65			-12.02			17.36				19.39
<b>Growth Rates</b>															
Assets .....	12.60	10.50	71	11.41	16.68	36	3.60	9.26	34	31.59	7	92	12.99	9.89	74
Equity capital .....	3.62	7.46	41	0.33	6.99	18	4	10.49	30	34.91	7.89	92	22.88	13.71	79
Net loans and leases .....	-7.74	3.36	10	12.25	9.07	69	5.40	9.10	46	22.95	7.89	90	21.22	12.54	80
Noncore funding .....	-42.92	-14.79	17	-51.76	-12.18	6	14.93	6.59	67	61.08	10.67	94	-35.52	-3.35	18
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Long-term debt / Equity capital .....	16.26	10.95	75	9.95	13.56	53	5.36	13.04	44	7.20	13.37	52	7.53	4.39	67
Equity investment in subsidiaries / Equity capital .....	112.29	103.22	86	108.34	102.81	80	108.49	103.22	77	109.62	103.10	81	107.06	105.17	56
Cash from ops + noncash items + op expense / Op expense + dividends .....	129.51	154.48	43	149.21	147.24	62	216.83	190.27	68	105.58	174.91	20	78.10	100.80	27

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	432,429	462,935	498,470	426,069	342,872	-6.59	43.65
Income from lease financing receivables.....	3,035	3,497	2,866	2,305	1,600	-13.21	136.37
Fully taxable income on loans and leases.....	434,314	465,906	501,076	427,994	343,633	-6.78	43.71
Tax-exempt income on loans and leases.....	1,150	526	260	380	839	118.63	1163.74
Estimated tax benefit on income on loans and leases.....	972	532	287	328	723	82.87	1409.12
Income on loans and leases (tax equivalent).....	436,436	466,964	501,623	428,702	345,195	-6.54	44.33
Investment interest income (tax equivalent).....	37,279	36,864	41,372	35,964	36,080	1.12	13.29
Interest on balances due from depository institutions.....	1,689	1,189	5,892	3,076	2,314	42.05	267.97
Interest income on other earning assets.....	0	0	22	13	7		-100.00
Total interest income (tax equivalent).....	475,404	505,017	548,909	467,755	383,596	-5.86	41.43
Interest on time deposits of \$250K or more .....	3,642	8,150	10,017	6,348	3,122	-55.31	
Interest on time deposits < \$250K.....	9,328	21,113	29,729	18,866	11,544	-55.82	
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	16,006	24,753	42,249	24,546	9,954	-35.34	156.30
Interest on other borrowings and trading liabilities.....	4,900	9,604	8,477	10,030	7,301	-48.98	-41.37
Interest on subordinated debt and mandatory convertible securities .....	10,808	7,715	8,451	5,539	5,932	40.09	458.84
Total interest expense.....	44,684	71,335	98,923	65,329	37,853	-37.36	58.75
Net interest income (tax equivalent).....	430,720	433,682	449,986	402,426	345,743	-0.68	39.84
Non-interest income.....	227,223	242,766	150,858	141,012	131,992	-6.40	71.23
Adjusted operating income (tax equivalent) .....	657,943	676,448	600,844	543,438	477,735	-2.74	49.29
Overhead expense.....	432,235	479,268	372,126	342,064	301,618	-9.81	48.24
Provision for credit losses.....	-1,668	86,850	7,050	6,810	7,550		
Securities gains (losses) .....	2,170	46	348	-16	148	4617.39	82.97
Other tax equivalent adjustments .....	0	0	0	0	-93		
Pretax net operating income (tax equivalent).....	229,546	110,376	222,016	194,548	168,622	107.97	60.76
Applicable income taxes .....	46,935	19,840	48,091	41,727	67,681	136.57	4.66
Tax equivalent adjustments .....	6,719	6,885	6,329	5,901	8,753	-2.41	-4.16
Applicable income taxes (tax equivalent).....	53,654	26,725	54,420	47,628	76,434	100.76	3.46
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	175,892	83,651	167,596	146,920	92,188	110.27	93.44
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	175,892	83,651	167,596	146,920	92,188	110.27	93.44
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	175,892	83,651	167,596	146,920	92,188	110.27	93.44
Investment securities income (tax equivalent).....	37,279	36,864	41,372	35,964	36,080	1.12	13.29
US Treasury and agency securities (excluding mortgage-backed securities) .....	41	104	1,300	735	728	-60.58	-97.15
Mortgage-backed securities .....	22,041	21,367	27,112	21,755	15,833	3.15	66.37
All other securities .....	15,197	15,393	12,960	13,474	19,519	-1.28	-16.59
Cash dividends declared.....	50,017	50,134	50,901	43,614	34,416	-0.23	68.21
Common .....	50,017	50,134	50,901	43,614	34,416	-0.23	68.21
Preferred .....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	2.99	2.85	59	3.49	3.27	66	4.26	4	69	4.21	3.87	71	4.04	3.78	73
Less: Interest expense .....	0.28	0.23	68	0.49	0.48	60	0.77	0.98	35	0.59	0.79	33	0.40	0.50	34
Equals: Net interest income (tax equivalent) .....	2.71	2.60	55	2.99	2.77	66	3.50	3.01	75	3.62	3.08	83	3.64	3.29	78
Plus: Non-interest income .....	1.43	1.04	73	1.68	1.21	77	1.17	1.32	55	1.27	1.31	57	1.39	0.93	81
Equals: adjusted operating income (tax equivalent) .....	4.14	3.70	78	4.67	4.04	80	4.67	4.41	66	4.89	4.46	75	5.03	4.26	84
Less: Overhead expense .....	2.72	2.17	83	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76	3.17	2.60	81
Less: Provision for credit losses .....	-0.01	-0.09	66	0.60	0.51	65	0.05	0.15	24	0.06	0.14	26	0.08	0.11	42
Plus: Realized gains (losses) on held-to-maturity securities .....	0	0	49	0	0	46	0	0	49	0	0	51	0	0	46
Plus: Realized gains (losses) on available-for-sale securities .....	0.01	0.01	80	0	0.02	31	0	0.01	58	0	0	36	0	0.01	46
Plus: other tax equivalent adjustments .....	0	0	46	0	0	48	0	0	42	0	0	45	0	0	6
Equals: Pretax net operating income (tax equivalent) .....	1.44	1.66	34	0.76	1.04	25	1.72	1.56	64	1.75	1.57	68	1.77	1.55	69
Less: Applicable income taxes (tax equivalent) .....	0.34	0.38	37	0.18	0.23	35	0.42	0.36	70	0.43	0.33	80	0.80	0.59	79
Less: Minority interest .....	0	0	40	0	0	42	0	0	36	0	0	36	0	0	47
Equals: Net operating income .....	1.11	1.26	34	0.58	0.81	24	1.30	1.19	60	1.32	1.24	57	0.97	0.95	53
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	51	0	0	49
Equals: Net income .....	1.11	1.26	34	0.58	0.82	24	1.30	1.19	60	1.32	1.24	57	0.97	0.95	53
Memo: Net income (last four quarters) .....	1.11	1.26	34	0.58	0.82	24	1.30	1.19	59	1.32	1.24	57	0.97	0.95	53
Net income—BHC and noncontrolling (minority) interest .....	1.11	1.27	33	0.58	0.83	24	1.30	1.20	60	1.32	1.25	56	0.97	0.95	53
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	88.23	93.08	4	87.12	92.32	5	85.66	91.05	6	86.87	91.48	8	87.27	93.19	3
Average interest-bearing funds / Average assets .....	58.06	61.99	36	60.56	64.06	34	64.53	65.57	46	66.34	65.56	58	64.78	70.06	29
Interest income (tax equivalent) / Average earning assets .....	3.39	3.06	71	4	3.55	77	4.98	4.41	84	4.85	4.24	84	4.62	4.06	89
Interest expense / Average earning assets .....	0.32	0.25	70	0.57	0.52	64	0.90	1.08	38	0.68	0.86	36	0.46	0.54	38
Net interest income (tax equivalent) / Average earning assets .....	3.07	2.80	66	3.44	3.01	73	4.08	3.33	81	4.17	3.38	84	4.17	3.54	89
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	4.05	4.01	57	4.26	4.27	54	5.27	5.09	67	5.08	4.95	69	4.91	4.52	78
Interest-bearing bank balances .....	0.14	0.14	62	0.35	0.27	75	2.06	2.04	46	1.73	1.64	59	1.63	1.13	86
Federal funds sold and reverse repos .....		0.25			0.68			2.44			2.17			0.83	
Trading assets .....		0.45			0.60			0.99			1.11			0.48	
Total earning assets .....	3.34	3.04	70	3.95	3.51	77	4.92	4.36	83	4.78	4.20	84	4.52	3.98	88
Investment securities (tax equivalent) .....	1.87	1.77	60	2.88	2.25	89	3.32	2.76	87	3.39	2.68	91	3.35	2.61	87
US Treasury and agency securities (excluding mortgage-backed securities) .....	0.44	1.14	13	0.67	1.75	8	10.96	2.32	98	3.68	2.05	97	2.53	1.66	92
Mortgage-backed securities .....	1.19	1.57	16	2.21	2.05	62	2.65	2.61	57	2.47	2.50	48	2.52	2.19	85
All other securities .....	3.96	2.81	84	5.06	3.24	90	5.96	4.06	89	5.76	4.20	86	5.92	3.85	91
Interest-bearing deposits .....	0.33	0.21	76	0.68	0.53	70	1.06	1.10	52	0.72	0.81	45	0.42	0.52	41
Time deposits of \$250K or more .....	1.03	0.66	86	1.65	1.42	70	1.78	1.96	33	1.39	1.44	42			
Time deposits < \$250K .....	0.78	0.62	71	1.45	1.36	57	1.70	1.82	37	1.18	1.29	40			
Other domestic deposits .....	0.22	0.15	74	0.41	0.36	66	0.77	0.93	41	0.50	0.67	38			
Foreign deposits .....		0.14			0.42			1.19			0.97			0.84	
Federal funds purchased and repos .....	0.31	0.17	85	0.58	0.62	61	0.15	1.86	6	0.18	1.51	5	0.16	0.68	17
Other borrowed funds and trading liabilities .....	0.07	1.27	10	0.94	1.50	25	2.34	2.38	49	2.34	2.28	56	1.36	1.48	47
All interest-bearing funds .....	0.48	0.37	73	0.81	0.74	62	1.19	1.49	30	0.89	1.19	29	0.61	0.71	38

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017				
<b>Non-interest Income and Expenses</b>												
Total non-interest income .....	227,223		242,766		150,858		141,012		131,992			
Fiduciary activities income .....	7,740		6,873		5,805		5,042		4,529			
Service charges on deposit accounts - domestic .....	34,863		30,087		34,860		33,686		32,328			
Trading revenue.....	0		0		0		0		0			
Investment banking fees and commissions.....	12,715		9,631		8,628		8,498		7,354			
Insurance activities revenue.....	10,904		9,924		9,747		9,422		9,177			
Venture capital revenue.....	0		0		0		0		0			
Net servicing fees .....	15,107		-18,336		1,509		4,596		2,580			
Net securitization income .....	0		0		0		0		0			
Net gains (losses) on sales of loans, OREO, other assets.....	88,931		159,182		45,226		38,337		19,683			
Other non-interest income.....	56,963		45,405		45,083		41,431		56,341			
Total overhead expenses .....	432,235		479,268		372,126		342,064		301,618			
Personnel expense.....	280,627		302,388		250,784		214,294		184,540			
Net occupancy expense.....	45,372		50,278		46,970		38,660		34,591			
Goodwill impairment losses .....	0		0		0		0		0			
Amortization expenses and impairment loss (other intangible assets).....	6,042		7,121		8,105		7,179		6,530			
Other operating expenses.....	100,194		119,481		66,267		81,931		75,957			
Fee income on mutual funds and annuities.....	11,716		9,630		8,627		8,499		7,354			
<b>Memoranda</b>												
Assets under management in proprietary mutual funds and annuities .....	570,350		69,564		103,524		0		0			
Number of equivalent employees .....	2,440		2,524		2,527		2,359		2,102			
Average personnel expense per employee.....	115.01		119.81		99.24		90.84		87.79			
Average assets per employee.....	6,511.27		5,739.40		5,094.22		4,711.19		4,522.08			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Analysis Ratios</b>												
Mutual fund fee income / Non-interest income .....	5.16	2.17	81	3.97	2.02	78	5.72	2.72	80	6.03	3.08	77
Overhead expenses / Net Interest Income + non-interest income .....	66.37	59.28	79	71.58	62.28	82	62.59	61.29	60	63.64	60.88	65
<b>Percent of Average Assets</b>												
Total overhead expense .....	2.72	2.17	83	3.31	2.57	81	2.89	2.69	65	3.08	2.71	76
Personnel expense.....	1.77	1.21	90	2.09	1.30	93	1.95	1.41	88	1.93	1.44	87
Net occupancy expense.....	0.29	0.23	74	0.35	0.26	82	0.36	0.28	80	0.35	0.28	72
Other operating expenses.....	0.67	0.72	48	0.87	0.94	62	0.58	0.97	13	0.80	0.97	38
Overhead less non-interest income .....	1.29	1.10	64	1.63	1.25	78	1.72	1.32	76	1.81	1.38	80
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>												
Total overhead expense .....	65.69	58.83	77	70.85	61.82	82	61.93	60.64	60	62.94	60.37	64
Personnel expense.....	42.65	32.93	93	44.70	32.36	96	41.74	32.39	92	39.43	32.51	84
Net occupancy expense.....	6.90	6.23	60	7.43	6.58	65	7.82	6.52	74	7.11	6.48	63
Other operating expenses.....	16.15	19.18	29	18.72	22.28	41	12.38	21.20	3	16.40	20.90	21
Total non-interest income .....	34.54	27.67	69	35.89	28.83	68	25.11	29.23	50	25.95	28.50	52
Fiduciary activities income .....	1.18	2.20	45	1.02	2.09	43	0.97	1.97	43	0.93	2.14	42
Service charges on domestic deposit accounts .....	5.30	3.27	80	4.45	3.27	69	5.80	3.88	76	6.20	4.15	76
Trading revenue.....	0	0.62	27	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	1.93	2.58	58	1.42	2.46	50	1.44	3.54	48	1.56	3.42	46
Insurance activities revenue.....	1.66	0.36	88	1.47	0.41	83	1.62	0.47	85	1.73	0.47	87
Venture capital revenue.....	0	0.04	44	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees .....	2.30	0.60	86	-2.71	0.01	5	0.25	0.28	64	0.85	0.65	70
Net securitization income .....	0	0.01	44	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets .....	13.52	3.30	93	23.53	3.92	95	7.53	1.86	94	7.05	1.61	93
Other non-interest income.....	8.66	9.27	58	6.71	9.65	39	7.50	10.04	41	7.62	9.86	45
Overhead less non-interest income .....	31.16	30.52	44	34.96	31.93	53	36.83	31.06	60	37	31.46	63
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.45	21.18	37	17.97	18.63	39	21.66	20.56	58	21.45	19.04	72
Applicable income tax + TE / Pretax net operating income + TE .....	23.37	22.67	63	24.21	21.18	75	24.51	23.23	66	24.48	21.56	75

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

**Assets**

	Dollar Amount in Thousands						Percent Change
		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	1-Year
Real estate loans .....	8,831,712	8,529,035	8,255,633	7,807,368	6,512,956	3.55	60.35
Commercial and industrial loans .....	1,267,383	2,497,212	1,333,903	1,269,386	958,909	-49.25	81.61
Loans to individuals .....	143,340	209,537	302,430	329,411	122,276	-31.59	31.96
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0	
Agricultural loans .....	7,978	9,471	11,802	12,687	11,872	-15.76	-30.71
Other loans and leases .....	224,034	106,163	104,142	75,704	122,625	111.03	307.73
Less: Unearned income .....	0	0	0	0	0	0	
Loans and leases, net of unearned income .....	10,474,447	11,351,418	10,007,910	9,494,556	7,728,638	-7.73	64.16
Less: Allowance for loan and lease losses .....	164,171	176,144	52,162	49,026	46,211	-6.80	284.14
Net loans and leases .....	10,310,276	11,175,274	9,955,748	9,445,530	7,682,427	-7.74	62.68
Debt securities that reprice or mature in over 1 year .....	2,776,190	1,312,281	1,251,903	1,183,547	637,615	111.55	180.21
Mutual funds and equity securities .....	0	0	0	0	0	0	
Subtotal .....	13,086,466	12,487,555	11,207,651	10,629,077	8,320,042	4.80	78.57
Interest-bearing bank balances .....	1,695,255	456,831	223,865	370,596	93,615	271.09	1063.89
Federal funds sold and reverse repos .....	0	0	0	0	0	0	
Debt securities that reprice or mature within 1 year .....	26,251	31,176	38,710	67,230	33,873	-15.80	-11.36
Trading assets .....	0	0	0	0	0	0	
Total earning assets .....	14,807,972	12,975,562	11,470,226	11,066,903	8,447,530	14.12	97.07
Non-interest-bearing cash and due from depository institutions .....	182,710	176,372	191,065	198,515	187,838	3.59	13.79
Premises, fixed assets, and leases .....	293,122	300,496	309,697	209,168	183,254	-2.45	63.55
Other real estate owned .....	2,540	5,972	8,010	11,040	15,934	-57.47	-89.10
Investment in unconsolidated subsidiaries .....	3,591	3,591	3,591	3,591	2,878	0.00	12.64
Intangible and other assets .....	1,520,408	1,467,619	1,418,029	1,445,661	992,547	3.60	85.52
Total assets .....	16,810,311	14,929,612	13,400,618	12,934,878	9,829,981	12.60	93.23
Quarterly average assets .....	16,440,045	14,859,854	13,142,319	12,738,231	10,250,620	10.63	91.36
Average loans and leases (YTD) .....	10,766,481	10,952,423	9,526,271	8,446,849	7,024,718	-1.70	75.61
<b>Memoranda</b>							
Loans held-for-sale .....	453,533	417,771	318,272	411,427	108,316	8.56	154.99
Loans not held-for-sale .....	10,020,914	10,933,647	9,689,638	9,083,129	7,620,322	-8.35	61.56
Real estate loans secured by 1–4 family .....	3,032,730	2,978,247	3,008,860	2,871,471	2,352,812	1.83	53.48
Commercial real estate loans .....	5,742,360	5,482,195	5,165,239	4,840,646	4,085,176	4.75	65.71
Construction and land development .....	1,378,683	1,145,516	1,158,596	1,062,777	911,997	20.35	69.12
Multifamily .....	409,580	404,953	335,890	247,609	257,051	1.14	88.67
Nonfarm nonresidential .....	3,954,097	3,931,726	3,670,753	3,530,260	2,916,128	0.57	62.52
Real estate loans secured by farmland .....	56,622	68,593	81,534	95,251	74,968	-17.45	-14.68
Total investment securities .....	2,802,441	1,343,457	1,290,613	1,250,777	671,488	108.60	171.94
U.S. Treasury securities .....	3,010	7,079	499	0	0	-57.48	
US agency securities (excluding mortgage-backed securities) .....	11,790	7,387	11,024	12,911	13,561	59.60	-68.02
Municipal securities .....	426,789	305,186	223,131	203,269	234,481	39.85	24.73
Mortgage-backed securities .....	2,335,348	986,441	1,032,256	1,015,159	406,765	136.74	269.78
Asset-backed securities .....	0	9,012	9,986	10,633	9,388	-100.00	-100.00
Other debt securities .....	25,504	28,352	13,717	8,805	7,293	-10.05	1557.18
Mutual funds and equity securities .....	0	0	0	0	0	0	
Available-for-sale securities .....	2,386,052	1,343,457	1,290,613	1,250,777	671,488	77.61	253.88
U.S. Treasury securities .....	3,010	7,079	499	0	0	-57.48	
US agency securities (excluding mortgage-backed securities) .....	11,790	7,387	11,024	12,911	13,561	59.60	-48.21
Municipal securities .....	159,117	305,186	223,131	203,269	234,481	-47.86	
Mortgage-backed securities .....	2,186,631	986,441	1,032,256	1,015,159	406,765	121.67	246.23
Asset-backed securities .....	0	9,012	9,986	10,633	9,388	-100.00	-100.00
Other debt securities .....	25,504	28,352	13,717	8,805	7,293	-10.05	1557.18
Mutual funds and equity securities .....	0	0	0	0	0	0	
Held-to-maturity securities appreciation (depreciation) .....	-837						
Available-for-sale securities appreciation (depreciation) .....	-14,904	41,484	13,742	-13,752	-2,616		
Structured notes, fair value .....	0	0	0	0	0	0	
Pledged securities .....	629,174	614,610	444,603	637,608	243,755	2.37	-5.65

## Liabilities and Changes in Capital

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
						1-Year	5-Year
Demand deposits .....	4,718,124	3,685,048	2,551,770	2,318,706	1,840,424	28.03	202.18
NOW, ATS and transaction accounts .....	639,431	618,962	431,440	335,566	289,319	3.31	250.79
Time deposits less brokered deposits < \$250K .....	1,097,366	1,288,126	1,597,031	1,708,740	1,253,163	-14.81	
MMDA and other savings accounts .....	7,133,397	6,059,183	5,069,324	5,111,502	3,984,648	17.73	93.07
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	13,588,318	11,651,319	9,649,565	9,474,514	7,367,554	16.62	120.31
Time deposits of \$250K or more .....	317,406	407,762	558,468	515,351	357,130	-22.16	
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	13,947	21,340	9,091	7,706	6,814	-34.64	44.14
Secured federal funds purchased .....	0	10,393	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	417	100	480,004	381,811	83,026	317.00	-99.58
Other borrowings w/remaining maturity over 1 year .....	0	152,067	152,334	4,932	7,566	-100.00	-100.00
Brokered deposits < \$250K .....	0	0	5,135	138,692	196,391		
Noncore funding .....	331,770	581,269	1,205,032	1,048,492	650,927	-42.92	-67.14
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	470,792	323,012	224,170	256,875	199,955	45.75	142.96
Other liabilities .....	209,578	241,279	196,162	111,084	96,562	-13.14	119.00
Total liabilities .....	14,600,458	12,796,879	11,274,929	10,890,965	8,314,998	14.09	95.53
<b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	0	0	0	0	0		
Common stock .....	296,483	296,483	296,483	296,483	249,951	0.00	31.46
Common surplus .....	1,300,192	1,296,963	1,294,276	1,288,911	898,095	0.25	83.80
Retained earnings .....	741,648	615,773	617,355	500,660	397,354	20.44	119.72
Accumulated other comprehensive income .....	-10,443	25,068	764	-17,896	-10,511		
Other equity capital components .....	-118,027	-101,554	-83,189	-24,245	-19,906		
Total holding company equity capital .....	2,209,853	2,132,733	2,125,689	2,043,913	1,514,983	3.62	79.24
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	2,209,853	2,132,733	2,125,689	2,043,913	1,514,983	3.62	79.24
Total liabilities and capital .....	16,810,311	14,929,612	13,400,618	12,934,878	9,829,981	12.60	93.23
<b>Memoranda</b>							
Non-interest-bearing deposits .....	4,718,124	3,685,048	2,551,770	2,318,706	1,840,424	28.03	202.18
Interest-bearing deposits .....	9,187,600	8,374,033	7,661,398	7,809,851	6,080,651	9.72	67.11
Total deposits .....	13,905,724	12,059,081	10,213,168	10,128,557	7,921,075	15.31	96.99
Long-term debt that reprices within 1 year .....	30,000	0	0	0	0		
<b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	2,132,733	2,125,689	2,043,913	1,514,983	1,232,883		
Accounting restatements .....	0	-35,099	0	0	0		
Net income .....	175,892	83,651	167,596	146,920	92,188		
Net sale of new perpetual preferred stock .....	0	0	0	0	0		
Net sale of new common stock .....	3,228	2,687	5,365	2,829	1,513		
Sale of treasury stock .....	4,843	6,204	4,000	2,723	4,126		
Less: Purchase of treasury stock .....	21,315	24,569	62,944	7,062	2,340		
Changes incident to business combinations .....	0	0	0	434,519	213,590		
Less: Dividends declared .....	50,017	50,134	50,901	43,614	34,416		
Change in other comprehensive income .....	-35,511	24,304	18,660	-7,385	7,439		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	0	0	0	0	0		
Holding company equity capital, ending balance .....	2,209,853	2,132,733	2,125,689	2,043,913	1,514,983		

## Percent Composition of Assets

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	52.54	36.25	82	57.13	36.22	90	61.61	37.78	92	60.36	37.19	92	66.26	53.41	78
Commercial and industrial loans .....	7.54	10.76	35	16.73	13.52	65	9.95	12.02	41	9.81	12.85	42	9.75	10.82	54
Loans to individuals .....	0.85	3.36	41	1.40	3.40	48	2.26	4.20	51	2.55	4.31	53	1.24	2.58	55
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.03	31	0	0.04	29	0	0.05	28	0	0	45
Agricultural loans.....	0.05	0.18	55	0.06	0.19	58	0.09	0.24	61	0.10	0.30	62	0.12	0.51	57
Other loans and leases.....	1.33	4.47	24	0.71	4.63	13	0.78	5.01	9	0.59	5	8	1.25	2.62	42
Net loans and leases.....	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75	78.15	72.64	71
Debt securities over 1 year.....	16.51	19.46	43	8.79	15.55	19	9.34	14.60	18	9.15	14.63	20	6.49	13.96	14
Mutual funds and equity securities .....	0	0.06	13	0	0.05	13	0	0.06	13	0	0.06	12	0	0.07	15
Subtotal .....	77.85	79.22	34	83.64	78.16	68	83.64	79.65	49	82.17	79.97	36	84.64	87.26	26
Interest-bearing bank balances .....	10.08	8.50	58	3.06	7.51	21	1.67	3.06	44	2.87	3.04	58	0.95	2.34	38
Federal funds sold and reverse repos .....	0	0.54	28	0	0.82	26	0	1.57	25	0	1.66	23	0	0.02	35
Debt securities 1 year or less .....	0.16	1.56	12	0.21	1.68	15	0.29	1.91	21	0.52	1.96	27	0.34	1.92	23
Trading assets .....	0	0.49	19	0	1.01	17	0	1.19	15	0	1.33	15	0	0.02	35
Total earning assets.....	88.09	91.77	9	86.91	91.05	9	85.59	89.53	11	85.56	89.74	9	85.94	92.22	1
Non-interest cash and due from depository institutions.....	1.09	0.82	74	1.18	1.07	55	1.43	1.14	74	1.53	1.21	76	1.91	1.26	85
Other real estate owned.....	0.02	0.01	73	0.04	0.02	77	0.06	0.03	79	0.09	0.04	84	0.16	0.06	85
All other assets.....	10.82	7.35	88	11.91	7.82	90	12.98	9.27	86	12.91	8.98	88	12.15	6.45	99
<b>Memoranda</b>															
Short-term investments .....	10.24	11.47	47	3.27	11.17	14	1.96	7.63	24	3.38	7.80	43	1.30	4.63	18
U.S. Treasury securities.....	0.02	1.47	27	0.05	0.84	46	0	1.03	29	0	1.04	14	0	0.22	31
US agency securities (excluding mortgage-backed securities) .....	0.07	0.82	34	0.05	0.63	30	0.08	0.54	42	0.10	0.69	36	0.14	1.50	26
Municipal securities .....	2.54	1.73	67	2.04	1.69	63	1.67	1.34	67	1.57	1.62	60	2.39	2.97	55
Mortgage-backed securities .....	13.89	14.14	52	6.61	11.75	24	7.70	11.44	29	7.85	11.13	28	4.14	9.19	17
Asset-backed securities .....	0	0.50	24	0.06	0.32	61	0.07	0.28	64	0.08	0.33	65	0.10	0.23	74
Other debt securities .....	0.15	0.53	45	0.19	0.42	51	0.10	0.39	51	0.07	0.41	49	0.07	0.48	45
Loans held-for-sale.....	2.70	0.55	91	2.80	0.52	95	2.38	0.39	95	3.18	0.30	95	1.10	0.32	87
Loans held for investment .....	59.61	58.06	53	73.23	61.72	82	72.31	63.50	73	70.22	63.93	57	77.52	72.42	69
Real estate loans secured by 1–4 family .....	18.04	11.46	78	19.95	11.91	87	22.45	13.29	84	22.20	13.46	84	23.94	16.44	77
Revolving .....	2.82	1.42	80	3.44	1.66	82	4.28	2.07	84	4.71	2.27	85	5.72	2.71	84
Closed-end, secured by first liens .....	15.10	9.67	79	16.32	9.81	83	17.88	10.69	81	17.12	10.57	82	17.85	13.03	73
Closed-end, secured by junior liens .....	0.12	0.17	51	0.19	0.22	57	0.29	0.28	62	0.36	0.31	63	0.36	0.39	56
Commercial real estate loans .....	34.16	22.69	78	36.72	22.22	86	38.54	22.23	88	37.42	21.58	87	41.56	33.79	74
Construction and land development .....	8.20	3.34	91	7.67	3.40	88	8.65	3.44	90	8.22	3.51	90	9.28	4.55	87
Multifamily.....	2.44	3.57	48	2.71	3.12	54	2.51	3.01	50	1.91	2.72	44	2.61	5.32	36
Nonfarm nonresidential .....	23.52	14.57	80	26.34	14.72	87	27.39	14.69	88	27.29	14.44	89	29.67	22.30	78
Real estate loans secured by farmland.....	0.34	0.30	66	0.46	0.33	71	0.61	0.36	76	0.74	0.41	77	0.76	0.81	65

## Loan Mix and Analysis of Concentrations of Credit

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	84.32	61.05	88	75.14	57.15	82	82.49	57.46	92	82.23	56.49	92	84.27	73.20	73
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	84.32	61.05	88	75.14	57.15	82	82.49	57.46	92	82.23	56.49	92	84.27	73.20	73
Real estate loans secured by 1–4 family.....	28.95	19.86	77	26.24	19.43	71	30.06	20.75	82	30.24	21.10	84	30.44	22.92	71
Revolving .....	4.53	2.43	79	4.52	2.64	77	5.73	3.15	80	6.42	3.50	82	7.27	3.76	80
Closed-end.....	24.42	17.24	76	21.72	16.59	71	24.33	17.39	75	23.82	17.39	75	23.17	18.68	67
Commercial real estate loans .....	54.82	37.86	81	48.30	34.63	75	51.61	33.52	84	50.98	32.14	84	52.86	46.38	69
Construction and land development.....	13.16	5.65	90	10.09	5.26	83	11.58	5.09	89	11.19	5.20	85	11.80	6.35	84
1–4 family.....	2.89	1.18	85	2.17	0.93	79	2.89	0.94	87	2.84	1.02	86	2.63	1.50	78
Other.....	10.28	4.40	94	7.92	4.19	86	8.69	4.02	90	8.35	4.05	86	9.17	4.76	89
Multifamily.....	3.91	5.78	42	3.57	4.96	43	3.36	4.69	44	2.61	4.10	40	3.33	7.13	33
Nonfarm nonresidential .....	37.75	24.56	77	34.64	22.93	81	36.68	22.15	84	37.18	21.40	90	37.73	30.84	74
Owner-occupied.....	14.38	8.29	82	14	7.68	85	15.55	7.72	87	15.85	8.03	88	16.81	10.55	87
Other.....	23.37	15.94	74	20.64	14.95	70	21.13	14.34	74	21.33	13.38	80	20.92	19.91	61
Real estate loans secured by farmland.....	0.54	0.54	66	0.60	0.54	69	0.81	0.55	74	1	0.63	75	0.97	1.19	62
Loans to depository institutions and acceptances of other banks.....	0	0.04	34	0	0.06	31	0	0.11	29	0	0.12	28	0	0	45
Commercial and industrial loans .....	12.10	18.86	28	22	22.17	54	13.33	19.53	30	13.37	20.32	28	12.41	15.52	46
Loans to individuals .....	1.37	6.24	38	1.85	6.13	44	3.02	7.13	48	3.47	7.36	48	1.58	3.90	54
Credit card loans .....	0	0.53	22	0	0.65	22	0	0.81	21	0	1.02	20	0	0.03	34
Agricultural loans.....	0.08	0.34	54	0.08	0.32	55	0.12	0.37	58	0.13	0.46	59	0.15	0.76	56
Other loans and leases.....	2.14	8.75	23	0.94	9.09	12	1.04	9.85	10	0.80	9.66	9	1.59	3.75	38
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	576.98	391.81	84	598.64	381.27	90	627.92	391.26	89	630.93	379.80	94	634.91	518.19	72
Real estate loans secured by 1–4 family.....	198.13	126.06	81	209.04	125.03	85	228.85	138.18	81	232.05	137.84	83	229.36	159.68	77
Revolving .....	31.01	15.44	80	36.02	17.42	84	43.62	21.26	83	49.25	23.33	84	54.80	26.74	82
Closed-end.....	167.12	108.85	81	173.02	106.14	84	185.23	115.20	79	182.80	112.79	81	174.56	130.06	71
Commercial real estate loans .....	375.15	245.88	80	384.79	234.65	85	392.87	229.44	84	391.18	219.72	86	398.24	328.67	73
Construction and land development.....	90.07	35.95	93	80.40	35.62	88	88.12	34.95	91	85.89	35.36	91	88.90	44.44	85
1–4 family.....	19.75	7.42	86	17.31	6.34	85	21.99	6.61	88	21.78	7.04	88	19.83	10.44	80
Other.....	70.32	28.11	94	63.09	28.16	91	66.14	27.32	91	64.10	27.26	94	69.07	33.34	89
Multifamily.....	26.76	38.66	46	28.42	32.74	51	25.55	31.04	47	20.01	27.85	44	25.06	51.49	35
Nonfarm nonresidential .....	258.32	158.05	84	275.96	155.06	89	279.20	152.10	87	285.29	147.22	88	284.27	217.26	77
Owner-occupied.....	98.43	52.99	85	111.54	52.37	89	118.33	53.07	91	121.62	54.89	90	126.68	73.43	90
Other.....	159.89	102.54	79	164.42	100.54	81	160.87	97.41	75	163.66	91.80	82	157.60	140.40	62
Real estate loans secured by farmland.....	3.70	3.22	66	4.81	3.44	71	6.20	3.60	77	7.70	4.02	77	7.31	7.80	64
Loans to depository institutions and acceptances of other banks.....	0	0.21	34	0	0.28	31	0	0.44	29	0	0.54	28	0	0.01	45
Commercial and industrial loans .....	82.80	114.45	40	175.28	139.91	68	101.46	122.02	43	102.58	128.82	42	93.48	105.25	50
Loans to individuals .....	9.36	34.55	40	14.71	37.47	50	23	43.51	50	26.62	42.67	54	11.92	23.98	59
Credit card loans .....	0	2.77	23	0	3.30	22	0	4.34	21	0	5.31	20	0	0.19	34
Agricultural loans.....	0.52	1.86	56	0.66	1.88	60	0.90	2.18	62	1.03	2.72	63	1.16	4.90	56
Other loans and leases.....	14.64	51.06	24	7.45	49.54	12	7.92	52.44	11	6.12	51.79	9	11.95	25.83	42
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	40.44	30.07	70	34.30	27.32	66	36.07	26.45	72	35.13	24.79	74	36.04	35.69	58
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	276.71	195.33	77	273.24	183.76	81	274.54	178.57	79	269.56	167.93	78	271.56	253.35	64
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	375.15	252.85	79	384.79	240.85	85	392.87	236.10	84	391.18	225.98	86	398.24	331.68	73

## Liquidity and Funding

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	10.24	11.47	47	3.27	11.17	14	1.96	7.63	24	3.38	7.80	43	1.30	4.63	18
Liquid assets .....	25.15	29.03	41	10.95	26.22	9	10.89	22.44	17	12.35	22.72	18	7.14	15.94	4
Investment securities .....	16.67	21.63	35	9	17.85	15	9.63	16.99	16	9.67	17.27	13	6.83	16.65	8
Net loans and leases .....	61.33	58.67	58	74.85	61.58	86	74.29	63.77	76	73.02	63.98	75	78.15	72.64	71
Net loans, leases and standby letters of credit .....	61.87	59.49	58	75.46	62.48	86	75	64.84	78	73.83	65.07	74	78.85	73.08	71
Core deposits .....	80.83	75.71	63	78.04	70.67	66	72.01	63.09	65	73.25	62.13	70	74.95	69.79	71
Noncore funding .....	1.97	10.30	6	3.89	14.13	11	8.99	19.36	23	8.11	21.34	11	6.62	17.09	16
Time deposits of \$250K or more .....	1.89	1.58	67	2.73	2.11	68	4.17	2.94	72	3.98	2.89	74	3.63	3.54	62
Foreign deposits .....	0	0.34	39	0	0.36	39	0	0.43	38	0	0.47	38	0	0	49
Federal funds purchased and repos .....	0.08	1.23	29	0.14	1.47	28	0.07	1.94	21	0.06	1.97	17	0.07	1.20	31
Secured federal funds purchased .....	0	0	49	0.07	0	96	0	0	49	0	0	49	0	0	48
Net federal funds purchased (sold) .....	0.08	0.54	44	0.14	0.54	45	0.07	0.48	38	0.06	0.54	33	0.07	1.21	33
Commercial paper .....	0	0.01	45	0	0.01	44	0	0.02	45	0	0.02	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0	1	28	0	1.24	17	3.58	3.01	61	2.95	3.67	47	0.84	4.47	27
Earning assets that reprice within 1 year .....	50.57	37.37	83	45.91	39.38	66	38.69	39.29	45	40.60	40.29	47	50.34	33.41	85
Interest-bearing liabilities that reprice within 1 year .....	6.50	6.39	69	8.25	8.20	65	10.50	10.19	66	10.73	10.01	64	9.35	16.67	38
Long-term debt that reprices within 1 year .....	0.18	0.26	72	0	0.47	27	0	0.96	25	0	1.34	25	0	0.19	38
Net assets that reprice within 1 year .....	43.89	29.65	83	37.66	29.11	68	28.19	26.63	53	29.88	27.38	49	41	15.65	91
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-10.62	-2.33	24	0.75	3.20	46	8.40	14.45	31	5.74	16.62	18	6.28	13.97	23
Net short-term noncore funding dependence .....	-11.05	-7.71	35	-1.31	-4.76	60	5.25	3.38	51	3.37	4.66	33	3.75	9.65	24
Short-term investment / Short-term noncore funding .....	626.09	273.46	84	150.31	184.19	53	30.82	77.77	40	54.95	66.46	56	28.95	46.67	51
Liquid assets - short-term noncore funding / Nonliquid assets .....	31.42	36.68	47	9.85	28.18	23	5.08	16.97	30	7.06	16.04	38	2.86	3.68	49
Net loans and leases / Total deposits .....	74.14	72.79	54	92.67	79.43	83	97.48	90.31	73	93.26	90.08	55	96.99	92.86	60
Net loans and leases / Core deposits .....	75.88	78.25	51	95.91	88.34	72	103.17	103.93	57	99.69	105	45	104.27	105.03	48
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-0.06	0.12	39		1.57			0.72			-0.82			-0.05	
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-1.05	-0.25	27	3.17	4.31	43	1.09	1.36	48	-1.16	-1.98	71	-0.27	-0.62	62
Structured notes appreciation (depreciation) / Tier 1 capital .....		-0.02			0.02			0			-0.05			-0.02	
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	14.86	14.28	61	0	11.38	15	0	12.67	14	0	16.19	11	0	13.07	15
Available-for-sale securities .....	85.14	83.77	40	100	87.23	96	100	85.40	95	100	81.88	96	100	86.93	84
U.S. Treasury securities .....	0.11	6.70	27	0.53	4.72	48	0.04	6.15	29	0	6.99	14	0	1.33	31
US agency securities (excluding mortgage-backed securities) .....	0.42	4.12	35	0.55	4.01	34	0.85	3.49	44	1.03	4.02	45	2.02	10.16	36
Municipal securities .....	15.23	8.22	74	22.72	9.83	78	17.29	7.75	80	16.25	9.16	74	34.92	17.86	83
Mortgage-backed securities .....	83.33	66.54	74	73.43	66.64	58	79.98	67.43	65	81.16	65.45	72	60.58	55.76	53
Asset-backed securities .....	0	2.50	24	0.67	1.91	63	0.77	1.66	66	0.85	2.05	66	1.40	1.31	79
Other debt securities .....	0.91	3.08	44	2.11	3.01	57	1.06	2.94	52	0.70	2.79	51	1.09	3.25	53
Mutual funds and equity securities .....	0	0.29	13	0	0.35	13	0	0.40	13	0	0.42	11	0	0.58	15
Debt securities 1 year or less .....	0.94	7.78	12	2.32	10.55	18	3	11.86	21	5.38	11.91	36	5.04	11.90	40
Debt securities 1 to 5 years .....	4.83	18.25	19	9.64	17.03	41	8.48	17.94	40	8.48	19.18	37	17.73	23.53	43
Debt securities over 5 years .....	94.23	71.11	93	88.04	69.86	74	88.52	66.02	77	86.15	64.73	78	77.22	60.73	71
Pledged securities .....	22.45	32.26	39	45.75	35.67	64	34.45	30.57	57	50.98	33.30	73	36.30	46.78	39
Structured notes, fair value .....	0	0.11	40	0	0.02	42	0	0.03	42	0	0.04	41	0	0.08	40
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	252.76	27.98	97	85.85	183.32	37	-40.03	26.69	5	243.43	6.77	99	-27.26	6.96	23
Investment securities .....	108.60	31.36	93	4.09	23.62	23	3.18	11.75	38	86.27	9.42	95	-34.84	4.99	2
Core deposits .....	16.62	16.94	61	20.74	26.88	32	1.85	11.23	16	28.60	7.29	92	19.45	13.94	72
Noncore funding .....	-42.92	-14.79	17	-51.76	-12.18	6	14.93	6.59	67	61.08	10.67	94	-35.52	-3.35	18

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
Loan commitments (reported semiannually, June/Dec) .....	3,104,941	2,749,988	2,235,042	2,068,749	1,619,022
Commit: Secured commercial real estate loans .....	1,212,618	1,070,498	875,926	603,753	678,229
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....	0	0	0	0	0
Standby letters of credit .....	89,830	90,597	94,824	104,664	68,946
Commercial and similar letters of credit .....	0	0	0	0	0
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	56,943	29,558	2,960	3,459	0
Credit derivatives - notional amount (holding company as beneficiary) .....	0	15,000	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	56,943	44,558	2,960	3,459	0
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	600,000	716,000	414,000	281,343	199,000
Written options contracts (interest rate) .....	396,045	691,666	325,002	245,689	231,039
Purchased options contracts (interest rate) .....	21,385	39,131	39,842	0	0
Interest rate swaps .....	546,365	666,770	382,235	397,873	425,443
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Loan commitments (reported semiannually, June/Dec) .....	18.47	22.78	42	18.42	22.01	45	16.68	23.52	30	15.99	24.05	28	16.47	17.28	45
Standby letters of credit .....	0.53	0.65	54	0.61	0.71	59	0.71	0.84	55	0.81	0.92	57	0.70	0.40	81
Commercial and similar letters of credit .....	0	0.02	20	0	0.02	20	0	0.02	17	0	0.02	17	0	0.01	32
Securities lent .....	0	0.10	41	0	0.18	40	0	0.40	39	0	0.62	39	0	0	49
Credit derivatives - notional amount (holding company as guarantor) .....	0.34	0.24	71	0.20	0.35	65	0.02	0.42	57	0.03	0.52	58	0	0.01	45
Credit derivatives - notional amount (holding company as beneficiary) .....	0	0.18	29	0.10	0.30	66	0	0.52	27	0	0.75	29	0	0	46
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.18	34	0	0.25	34	0	0.30	33	0	0.52	32	0	0	46
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.34	0.13	83	0.30	0.30	80	0.02	0.45	72	0.03	0.69	73	0	0	48
Derivative contracts .....	9.30	46.30	34	14.16	48.62	36	8.66	68.47	25	7.15	65.81	29	8.70	6.82	65
Interest rate contracts .....	9.30	32.46	36	14.16	34.36	39	8.66	47.31	26	7.15	43.84	31	8.70	6.72	65
Interest rate futures and forward contracts .....	3.57	3.25	81	4.80	6.21	79	3.09	10.67	76	2.18	11.40	73	2.02	0.28	93
Written options contracts (interest rate) .....	2.36	1.41	83	4.63	2.18	86	2.43	2.47	77	1.90	2.16	73	2.35	0.28	94
Purchased options contracts (interest rate) .....	0.13	1.31	55	0.26	1.46	58	0.30	2.65	57	0	2.32	23	0	0.08	41
Interest rate swaps .....	3.25	20.49	22	4.47	20.83	23	2.85	28.86	16	3.08	26.74	18	4.33	5.41	55
Foreign exchange contracts .....	0	6.30	26	0	6.01	25	0	10.12	22	0	10.92	21	0	0	45
Futures and forward foreign exchange contracts .....	0	3.78	27	0	3.47	25	0	5.23	23	0	5.22	23	0	0	45
Written options contracts (foreign exchange) .....	0	0.04	40	0	0.03	40	0	0.05	39	0	0.14	37	0	0	48
Purchased options contracts (foreign exchange) .....	0	0.04	40	0	0.04	40	0	0.08	39	0	0.13	37	0	0	48
Foreign exchange rate swaps .....	0	0.76	38	0	0.77	39	0	2.03	38	0	2.17	37	0	0	49
Equity, commodity, and other derivative contracts .....	0	0.92	34	0	1.86	32	0	3.32	31	0	4.08	31	0	0	47
Commodity and other futures and forward contracts .....	0	0.07	43	0	0.14	42	0	0.19	40	0	0.25	39	0	0	49
Written options contracts (commodity and other) .....	0	0.32	38	0	0.52	36	0	0.98	35	0	1.48	34	0	0	48
Purchased options contracts (commodity and other) .....	0	0.21	38	0	0.37	36	0	0.94	34	0	1.29	34	0	0	48
Commodity and other swaps .....	0	0.31	38	0	0.32	36	0	0.38	35	0	0.40	35	0	0	49
<b>Percent of Average Loans and Leases</b>															
Loan commitments (reported semiannually, June/Dec) .....	28.84	44.98	29	25.11	42.82	32	23.46	45.53	24	24.49	44.93	25	23.05	25.74	36

**Derivative Instruments**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Notional Amount</b>					
Derivative contracts .....	1,563,795	2,113,567	1,161,079	924,905	855,482
Interest rate contracts .....	1,563,795	2,113,567	1,161,079	924,905	855,482
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	600,000	716,000	414,000	281,343	199,000
Written options .....	396,045	691,666	325,002	245,689	231,039
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	396,045	691,666	325,002	245,689	231,039
Purchased options .....	21,385	39,131	39,842	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	21,385	39,131	39,842	0	0
Swaps .....	546,365	666,770	382,235	397,873	425,443
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	1,563,795	2,113,567	1,161,079	924,905	855,482
Interest rate contracts .....	1,563,795	2,113,567	1,161,079	924,905	855,482
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	1,281,637	1,511,017	841,997	682,675	624,443
One year or less .....	670,687	802,310	424,128	296,837	240,886
Over 1 year to 5 years .....	303,044	337,102	346,613	283,955	250,552
Over 5 years .....	307,906	371,605	71,256	101,883	133,005
Gross negative fair value (absolute value) .....	13,803	21,107	10,000	8,388	6,039
Gross positive fair value.....	17,698	33,574	8,498	6,519	5,977
Held for trading.....	0	0	0	0	0
Non-traded.....	17,698	33,574	8,498	6,519	5,977
Current credit exposure on risk-based capital derivative contracts .....	10,005	9,728	1,848	2,046	1,006
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	94.17	75	100	94.10	77	100	93.44	80	100	92.91	80	100	99.91	56
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.47	25	0	3.49	25	0	3.20	22	0	3.39	21	0	0.04	44
Foreign exchange contracts .....	0	1.14	34	0	1.17	32	0	1.64	31	0	1.93	30	0	0	47
Futures and forwards .....	38.37	11.16	86	33.88	14.05	78	35.66	13.49	82	30.42	12.78	82	23.26	12.76	73
Written options .....	25.33	6.28	89	32.73	8.18	90	27.99	5.91	93	26.56	6.60	90	27.01	9.73	80
Exchange-traded .....	0	0.12	42	0	0.14	40	0	0.15	42	0	0.23	39	0	0	49
Over-the-counter .....	25.33	5.96	89	32.73	7.73	90	27.99	5.10	93	26.56	5.49	92	27.01	9.46	81
Purchased options .....	1.37	3.27	57	1.85	3.42	57	3.43	4.42	62	0	4.19	18	0	1.44	38
Exchange-traded .....	0	0.12	41	0	0.15	40	0	0.28	39	0	0.32	37	0	0	49
Over-the-counter .....	1.37	2.87	60	1.85	2.86	60	3.43	3.35	64	0	3.20	20	0	1.27	39
Swaps .....	34.94	74.26	16	31.55	68.76	16	32.92	69.75	14	43.02	70.34	16	49.73	66.04	31
Held for trading .....	0	40.42	21	0	43.53	19	0	44.16	18	0	46.31	18	0	16.18	35
Interest rate contracts .....	0	34.15	21	0	36.62	19	0	37.24	18	0	38.40	18	0	16.40	36
Foreign exchange contracts .....	0	1.68	33	0	1.60	32	0	1.60	30	0	1.85	29	0	0	47
Equity, commodity, and other contracts .....	0	0.60	39	0	0.68	38	0	0.83	36	0	1.14	35	0	0	49
Non-traded .....	100	59.58	78	100	56.47	80	100	55.84	81	100	53.69	81	100	83.82	64
Interest rate contracts .....	100	56.71	85	100	53.82	87	100	52.22	88	100	50.60	88	100	83.04	68
Foreign exchange contracts .....	0	0.40	33	0	0.46	34	0	0.34	33	0	0.57	32	0	0.01	46
Equity, commodity, and other contracts .....	0	0.09	38	0	0.10	37	0	0.13	38	0	0.16	38	0	0	48
Derivative contracts (excluding futures and forex 14 days or less) .....	81.96	92.53	19	71.49	91.48	16	72.52	93.86	13	73.81	94.47	13	72.99	87.47	21
One year or less .....	42.89	27.56	72	37.96	32.05	67	36.53	32.17	62	32.09	32.51	63	28.16	15.62	74
Over 1 year to 5 years .....	19.38	27.01	37	15.95	27.06	33	29.85	30.45	52	30.70	31.16	49	29.29	21.68	61
Over 5 years .....	19.69	29.89	39	17.58	29.56	39	6.14	28.09	20	11.02	28.71	31	15.55	37.90	31
Gross negative fair value (absolute value) .....	0.88	0.98	46	1	1.55	44	0.86	0.83	54	0.91	0.72	66	0.71	0.50	63
Gross positive fair value .....	1.13	1.34	41	1.59	2.23	35	0.73	1.19	30	0.70	0.85	41	0.70	0.92	38
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.01	0.04	39	0.02	0.07	37	0.01	0.06	36	0.01	0.06	39	0.01	0	69
Gross positive fair value (X) .....	0.01	0.05	30	0.03	0.09	31	0.01	0.07	26	0.01	0.06	29	0.01	0.01	59
Held for trading (X) .....	0	0.04	22	0	0.07	19	0	0.06	18	0	0.05	19	0	0	37
Non-traded (X) .....	0.01	0.01	70	0.03	0.02	76	0.01	0.01	66	0.01	0.01	70	0.01	0	72
Current credit exposure (X) .....	0.01	0.04	32	0.01	0.06	26	0	0.05	17	0	0.04	22	0	0	46
Credit losses on derivative contracts .....	0	0	46	0	0	43	0	0	45	0	0	47	0	0	49
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	47	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	48	0	0	48	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.09	0.46	27	0.09	0.85	26	0.02	0.73	16	0.02	0.53	21	0.01	0.05	45

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	12/31/2021		12/31/2020		12/31/2019		12/31/2018		12/31/2017						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		176,144		52,162		49,026		46,211		42,737					
Gross losses .....		18,874		16,105		13,478		6,428		7,008					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		8,601		12,252		9,564		2,433		2,932					
Net losses .....		10,273		3,853		3,914		3,995		4,076					
Provision for loan and lease losses .....		-1,700		85,350		7,050		6,810		7,550					
Adjustments .....		0		42,485		0		0		0					
Ending balance .....		164,171		176,144		52,162		49,026		46,211					
Memo: Allocated transfer risk reserve (ATTR).....		0		0		0		0		0					
Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets .....	-0.01	-0.09	67	0.59	0.51	62	0.05	0.15	24	0.06	0.14	26	0.08	0.11	42
Provision for loan and lease losses / Average loans and leases.....	-0.02	-0.16	69	0.78	0.82	51	0.07	0.24	24	0.08	0.24	23	0.11	0.16	38
Provision for loan and lease losses / Net loan and lease losses.....	-16.55	-105.48	61	2,215.16	487.86	94	180.12	130.58	81	170.46	134.68	77	185.23	110.75	70
Allowance for loan and lease losses / Total loans and leases not held for sale.	1.64	1.23	82	1.61	1.58	61	0.54	0.83	23	0.54	0.90	20	0.61	0.95	18
Allowance for loan and lease losses / Total loans and leases.....	1.57	1.20	81	1.55	1.55	55	0.52	0.81	23	0.52	0.89	20	0.60	0.94	17
Allowance for loan and lease losses / Net loans and leases losses (X) .....	15.98	21.39	58	45.72	11.58	91	13.33	8.03	80	12.27	7.54	81	11.34	16.23	51
Allowance for loan and lease losses / Nonaccrual assets .....	332.57	364.13	63	342.56	299.17	67	182.72	218.72	60	305.38	214.03	79	314.92	270.69	69
ALLL / 90+ days past due + nonaccrual loans and leases.....	323.14	287.08	69	317.55	244.34	71	143.61	151.73	58	188.77	160.51	71	197.31	232.03	56
Gross loan and lease losses / Average loans and leases .....	0.18	0.19	55	0.15	0.34	32	0.14	0.28	34	0.08	0.30	18	0.10	0.16	42
Recoveries / Average loans and leases .....	0.08	0.08	55	0.11	0.07	75	0.10	0.08	69	0.03	0.09	17	0.04	0.06	49
Net losses / Average loans and leases .....	0.10	0.11	54	0.04	0.27	11	0.04	0.21	19	0.05	0.22	22	0.06	0.10	46
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	43	0	0	44	0	0	40	0	0	39	0	0	48
Recoveries / Prior year-end losses .....	53.41	34.67	76	90.90	33.98	93	148.79	36.22	92	34.72	41.30	52	30.96	50.41	46
Earnings coverage of net loan and lease losses (X).....	21.53	39.72	54	49.01	22.91	86	56.91	24.40	88	48.93	21.75	87	41.07	0.97	74
Net Loan and Lease Losses By Type	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Real estate loans .....	0.05	0.02	78	0.01	0.04	39	0.02	0.01	66	0.02	0.02	60	0.02	0.02	58
Real estate loans secured by 1–4 family.....	-0.01	-0.02	49	0.03	0.01	74	0.04	0.01	77	0.04	0.01	70	0.05	0.03	70
Revolving .....	-0.02	-0.07	51	-0.02	0.01	34	0.02	0.02	61	0.14	0.03	82	0.04	0.03	67
Closed-end.....	-0.01	-0.01	46	0.04	0	82	0.04	0	87	0.01	0.01	60	0.05	0.02	72
Commercial real estate loans .....	0.08	0.04	76	0.01	0.07	30	0.01	0.01	64	0.01	0.01	60	0	0.01	39
Construction and land development.....	0	0	39	0.02	0	76	-0.03	-0.01	26	0.02	-0.03	84	-0.06	-0.04	22
1–4 family.....	0	0	88	0.06	0	95	0	0	22	0	-0.01	90	-0.01	0	12
Other .....	-0.01	0	30	-0.04	0	12	-0.02	-0.01	24	0.01	-0.02	85	-0.05	-0.04	20
Multifamily.....	0	0.01	25	0	0	27	0	0	28	0	0	35	0	0	21
Nonfarm nonresidential .....	0.12	0.05	80	0	0.11	21	0.02	0.02	66	0.01	0.02	55	0.02	0.02	64
Owner-occupied.....	0	0.01	19	0.03	0.02	76	0.01	0.01	78	0	0.01	57	0.01	0.01	71
Other.....	0.12	0.04	84	-0.03	0.08	1	0.01	0.01	66	0	0.01	59	0.01	0.01	68
Real estate loans secured by farmland.....	0	0	54	0.02	0.02	76	0	0.01	48	0	0	50	-0.01	0	9
Commercial and industrial loans .....	0.44	0.17	86	0.09	0.47	20	0.09	0.37	19	0.14	0.31	36	0.25	0.18	71
Loans to individuals .....	0.24	0.71	25	0.10	1.13	7	0.24	1.17	14	0.13	1.16	10	0.36	0.78	32
Credit card loans .....		1.84			2.92			3.11			2.92			1.60	
Agricultural loans.....	0	0.02	48	0	0.19	35	0	0.08	37	0	0.15	38	0.14	0.06	85
Loans to foreign governments and institutions .....		0			0			0			0				
Other loans and leases.....	-0.02	0.10	11	0.15	0.15	65	0.26	0.15	76	0.27	0.14	77	0.07	0.27	56

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	12/31/2021	12/31/2020		12/31/2019		12/31/2018		12/31/2017							
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....	27,604		26,286		37,668		36,597		27,738						
90+ days past due loans and leases .....	1,441		4,050		7,775		9,917		8,746						
Nonaccrual loans and leases .....	49,364		51,420		28,547		16,054		14,674						
Total past due and nonaccrual loans and leases .....	78,409		81,756		73,990		62,568		51,158						
Restructured 30–89 days past due .....	0		0		0		0		0						
Restructured 90+ days past due .....	36		250		270		453		779						
Restructured nonaccrual .....	25,702		18,576		4,726		4,997		3,196						
Total restructured loans and leases .....	25,738		18,826		4,996		5,450		3,975						
30–89 days past due loans held for sale .....	0		0		0		0		0						
90+ days past due loans held for sale .....	0		0		0		0		0						
Nonaccrual loans held for sale .....	0		0		0		0		0						
Total past due and nonaccrual loans held for sale .....	0		0		0		0		0						
Restructured loans and leases in compliance .....	20,259		20,448		11,954		12,820		14,553						
Other real estate owned .....	2,540		5,972		8,010		11,040		15,934						
<b>Other Assets</b>															
30–89 days past due .....	0		0		0		0		0						
90+ days past due .....	0		0		0		0		0						
Nonaccrual .....	0		0		0		0		0						
Total other assets past due and nonaccrual .....	0		0		0		0		0						
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.26	0.32	51	0.23	0.39	34	0.38	0.43	53	0.39	0.44	48	0.36	0.32	64
90+ days past due loans and leases .....	0.01	0.10	40	0.04	0.12	48	0.08	0.15	54	0.10	0.17	57	0.11	0.04	85
Nonaccrual loans and leases .....	0.47	0.46	55	0.45	0.66	37	0.29	0.51	26	0.17	0.54	11	0.19	0.46	16
90+ days past due and nonaccrual loans and leases .....	0.49	0.62	43	0.49	0.85	32	0.36	0.71	23	0.27	0.75	11	0.30	0.55	24
30–89 days past due restructured .....	0	0.01	21	0	0.01	16	0	0.01	13	0	0.02	12	0	0.01	25
90+ days past due restructured .....	0	0	66	0	0.01	72	0	0.01	73	0	0.01	72	0.01	0	93
Nonaccrual restructured .....	0.25	0.10	85	0.16	0.13	66	0.05	0.14	31	0.05	0.16	24	0.04	0.10	30
30–89 days past due loans held for sale .....	0	0	40	0	0	38	0	0	38	0	0	37	0	0	48
90+ days past due loans held for sale .....	0	0	41	0	0	41	0	0	42	0	0	43	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0.01	38	0	0	40	0	0	38	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.26	0.32	51	0.23	0.40	34	0.38	0.43	52	0.39	0.44	48	0.36	0.32	64
90+ days past due assets .....	0.01	0.10	38	0.04	0.12	48	0.08	0.15	53	0.10	0.18	57	0.11	0.04	85
Nonaccrual assets .....	0.47	0.47	54	0.45	0.67	37	0.29	0.53	26	0.17	0.57	10	0.19	0.47	16
30+ days past due and nonaccrual assets .....	0.75	0.97	45	0.72	1.29	30	0.74	1.19	33	0.66	1.26	16	0.66	0.89	38
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.30	0.36	49	0.37	0.52	37	0.27	0.44	28	0.20	0.48	15	0.24	0.40	27
90+ days past due and nonaccrual assets + other real estate owned .....	0.32	0.37	51	0.41	0.55	39	0.33	0.48	37	0.29	0.52	23	0.40	0.48	52
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.43	0.41	62	0.52	0.60	44	0.36	0.53	31	0.31	0.60	23	0.47	0.63	41
Allowance for loan and lease losses .....	43.98	62.64	38	44.33	66.66	33	93.52	115.41	44	82.34	118.28	37	99.41	100.14	62
Equity capital + allowance for loan and lease losses .....	3.04	3.60	45	3.38	4.97	31	2.24	4.28	26	1.93	4.79	15	2.94	5.57	25
Tier 1 capital + allowance for loan and lease losses .....	4.55	4.30	60	5.27	6.05	47	3.71	5.65	31	3.26	6.16	26	4.48	6.11	41
Loans and leases + other real estate owned .....	0.69	0.71	57	0.69	0.97	32	0.49	0.85	23	0.42	0.96	16	0.59	0.86	36

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.25	0.26	54	0.25	0.39	39	0.37	0.38	60	0.37	0.42	51	0.36	0.29	68
	90+ days past due .....		0.01	0.12	53	0.04	0.16	57	0.07	0.16	59	0.12	0.22	63	0.12	0.05	84
	Nonaccrual.....		0.41	0.52	46	0.41	0.76	27	0.26	0.46	30	0.17	0.57	17	0.18	0.43	20
Commercial and industrial	30–89 days past due .....		0.27	0.24	65	0.08	0.23	21	0.19	0.31	41	0.41	0.30	75	0.40	0.27	75
	90+ days past due .....		0.01	0.04	46	0.01	0.03	57	0.11	0.05	79	0.03	0.05	63	0.06	0.01	88
	Nonaccrual.....		1.03	0.57	82	0.65	0.75	48	0.52	0.83	37	0.17	0.76	15	0.25	0.60	36
Individuals	30–89 days past due .....		1.27	0.63	83	1.39	0.83	82	1.56	0.83	84	0.52	0.84	31	0.52	0.69	51
	90+ days past due .....		0.01	0.09	51	0.11	0.14	60	0.12	0.17	61	0.11	0.16	61	0.07	0.03	79
	Nonaccrual.....		0.35	0.17	80	0.21	0.28	55	0.09	0.17	47	0.13	0.23	48	0.18	0.21	64
Depository institution loans	30–89 days past due .....			0.01			0			0			0			0	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0			0			0			0			0	
Agricultural	30–89 days past due .....		0	0.07	30	0	0.17	28	0	0.24	26	0	0.17	27	0	0.15	35
	90+ days past due .....		0	0	42	0	0	44	0	0	42	0	0	43	0	0	45
	Nonaccrual.....		0	0.70	27	0	0.49	24	0	0.67	22	0	0.75	23	0	0.31	31
Foreign governments	30–89 days past due .....			0.50			0			0.07			0.01				
	90+ days past due .....			0			0			0			0				
	Nonaccrual.....			0.15			0.09			0.03			0.06				
Other loans and leases	30–89 days past due .....		0.02	0.12	50	0.05	0.18	49	0	0.20	14	0.80	0.17	91	0.04	0.12	67
	90+ days past due .....		0.01	0.01	83	0	0.01	33	0	0.01	30	0.12	0.01	95	0	0	44
	Nonaccrual.....		0	0.09	48	0.05	0.15	53	0.22	0.13	76	0	0.14	17	0.13	0.06	81

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

**Past Due and Nonaccrual Loans and Leases—Continued**

		12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
		BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Memoranda</b>																
1–4 family	30–89 days past due .....	0.59	0.46	71	0.56	0.65	56	0.78	0.67	68	0.67	0.71	57	0.76	0.56	70
	90+ days past due .....	0.03	0.24	54	0.08	0.33	60	0.16	0.31	70	0.20	0.46	65	0.18	0.06	84
	Nonaccrual .....	0.72	0.71	61	0.59	0.89	38	0.46	0.73	38	0.25	0.86	18	0.22	0.65	21
Revolving	30–89 days past due .....	0.34	0.28	62	0.28	0.48	36	0.39	0.45	44	0.50	0.50	50	0.50	0.29	72
	90+ days past due .....	0	0.02	35	0.08	0.03	81	0.12	0.05	80	0.15	0.05	82	0.04	0.02	84
	Nonaccrual .....	0.36	1.18	33	0.36	1.13	27	0.29	1	23	0.19	1.17	16	0.44	0.42	62
Closed-end	30–89 days past due .....	0.64	0.49	73	0.61	0.65	58	0.87	0.70	70	0.72	0.75	59	0.84	0.63	70
	90+ days past due .....	0.03	0.26	54	0.08	0.38	61	0.17	0.35	68	0.21	0.53	66	0.22	0.06	85
Junior lien	30–89 days past due .....	0.79	0.67	69	0.64	0.87	48	0.50	0.70	43	0.27	0.84	21	0.15	0.68	14
	Nonaccrual .....	0.01	0.01	62	0.02	0.02	64	0.03	0.02	70	0.03	0.03	65	0.02	0.03	60
	90+ days past due .....	0	0	80	0	0	68	0.01	0	85	0.03	0	91	0	0	75
	Nonaccrual .....	0.03	0.03	57	0.04	0.04	54	0.06	0.04	71	0.04	0.06	52	0.01	0.04	30
Commercial real estate	30–89 days past due .....	0.08	0.15	48	0.09	0.26	36	0.14	0.18	49	0.20	0.17	62	0.13	0.15	54
	90+ days past due .....	0.01	0.01	72	0.02	0.02	72	0.02	0.03	67	0.07	0.03	81	0.10	0.02	88
	Nonaccrual .....	0.24	0.38	44	0.31	0.62	29	0.14	0.23	39	0.13	0.28	30	0.17	0.33	35
Construction and development	30–89 days past due .....	0.14	0.17	69	0.04	0.28	35	0.15	0.28	53	0.33	0.21	72	0.20	0.18	72
	90+ days past due .....	0	0.01	38	0.01	0.01	79	0.04	0.02	81	0.16	0.02	91	0.10	0.01	91
	Nonaccrual .....	0.05	0.20	47	0.11	0.41	49	0.09	0.20	50	0.03	0.19	37	0.14	0.21	61
1–4 family	30–89 days past due .....	0.08	0.02	85	0	0.03	28	0.10	0.06	76	0.14	0.06	77	0.05	0.05	74
	90+ days past due .....	0	0	44	0	0	42	0	0	41	0.01	0	90	0	0	46
	Nonaccrual .....	0	0.01	32	0.04	0.03	77	0	0.02	30	0	0.02	28	0	0.04	35
Other	30–89 days past due .....	0.07	0.13	70	0.04	0.22	44	0.05	0.20	51	0.19	0.13	73	0.15	0.08	77
	90+ days past due .....	0	0	41	0.01	0	87	0.04	0.01	86	0.15	0.02	92	0.10	0.01	93
	Nonaccrual .....	0.05	0.16	58	0.07	0.35	48	0.09	0.17	57	0.03	0.15	44	0.14	0.12	70
Multifamily	30–89 days past due .....	0.03	0.07	66	0	0.09	22	0	0.08	19	0	0.10	18	0	0.04	35
	90+ days past due .....	0	0	46	0	0	45	0	0	41	0	0.01	39	0	0	45
	Nonaccrual .....	0	0.17	21	0	0.11	20	0	0.05	21	0	0.08	23	0	0.05	33
Nonfarm non-residential	30–89 days past due .....	0.06	0.13	50	0.11	0.23	48	0.15	0.14	56	0.17	0.17	56	0.12	0.14	54
	90+ days past due .....	0.01	0.01	81	0.02	0.02	75	0.02	0.03	64	0.05	0.03	80	0.10	0.02	86
	Nonaccrual .....	0.33	0.45	51	0.39	0.80	35	0.17	0.28	37	0.17	0.30	35	0.19	0.40	35
Owner Occupied	30–89 days past due .....	0.06	0.04	70	0.08	0.07	64	0.12	0.07	74	0.16	0.09	72	0.08	0.06	66
	90+ days past due .....	0.01	0	84	0.02	0	86	0	0.01	63	0.02	0.01	78	0.07	0.01	91
	Nonaccrual .....	0.12	0.17	44	0.14	0.27	30	0.12	0.16	49	0.09	0.17	35	0.12	0.16	51
Other	30–89 days past due .....	0	0.08	33	0.03	0.14	42	0.03	0.07	40	0.01	0.07	34	0.03	0.06	57
	90+ days past due .....	0	0	78	0	0.01	74	0.02	0.01	79	0.03	0.01	83	0.03	0.01	89
	Nonaccrual .....	0.21	0.23	61	0.26	0.44	45	0.05	0.10	46	0.08	0.13	52	0.07	0.16	50
Farmland	30–89 days past due .....	0.01	0.10	63	0	0.11	30	0.01	0.23	51	0.12	0.25	57	0.30	0.10	80
	90+ days past due .....	0	0	45	0	0	45	0	0.01	42	0	0.01	42	0	0	45
	Nonaccrual .....	0.23	0.69	53	0.26	1.13	47	0	0.84	19	0	1.23	19	0	0.44	28
Credit card	30–89 days past due .....		0.81			0.95			1.19			1.22			0.83	
	90+ days past due .....		0.45			0.63			0.78			0.73			0.22	
	Nonaccrual .....		0.10			0.05			0.11			0.09			0.08	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,478,648	1,491,892	1,507,571	1,561,149	1,128,140										
Retained earnings .....	797,210	673,785	617,355	500,660	397,354										
Accumulated other comprehensive income (AOCI) .....	-10,443	25,068	764	-17,896	-10,511										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	2,265,415	2,190,745	2,125,690	2,043,913	1,514,983										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	961,563	966,284	968,098	976,059	628,760										
Accumulated other comprehensive income-related adjustments .....	-10,443	25,067	764	-17,897	-10,510										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	1,314,295	1,199,394	1,156,828	1,085,751	896,733										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	1,314,295	1,199,394	1,156,828	1,085,751	896,733										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	107,782	107,203	106,624	106,045	83,003										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	107,782	107,203	106,624	106,045	83,003										
Less: Additional tier 1 capital deductions .....	0	0	864	3,384	132										
Additional tier 1 capital .....	107,782	107,203	105,760	102,661	82,871										
<b>Tier 1 Capital</b> .....	1,422,077	1,306,597	1,262,588	1,188,412	979,604										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	358,831	212,106	113,617	143,452	113,286										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	116,259	134,991	56,744	54,643	50,036										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....			0	0	0										
Tier 2 capital before deductions .....	475,090	347,097	170,361	198,095	163,322										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	475,090	347,097	170,361	198,095	163,322										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,897,167	1,653,694	1,432,949	1,386,507	1,142,926										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	16,507,337	14,917,865	13,142,319	12,738,231	10,250,620										
Less: Deductions from common equity tier 1 capital .....	961,563	966,284	968,962	979,443	628,892										
Less: Other deductions .....	0	0	0	0	0										
Total assets for leverage ratio .....	15,545,774	13,951,581	12,173,357	11,758,788	9,621,728										
Total risk-weighted assets .....	11,753,000	10,970,549	10,401,633	9,822,578	7,904,898										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A .....	11.18	12.37	32	10.93	12.35	31	11.12	12.11	33	11.05	12.09	38	11.34	11.95	48
Common equity tier 1 capital, column B .....	0	0.29	46	0	0.30	46	0	0.29	46	0	0.52	45	0	0	50
Tier 1 capital, column A .....	12.10	13.11	36	11.91	13.08	33	12.14	12.78	42	12.10	12.85	41	12.39	12.68	55
Tier 1 capital, column B .....	0	0.34	46	0	0.34	46	0	0.34	46	0	0.60	45	0	0	50
Total capital, column A .....	16.14	14.91	74	15.07	15.23	53	13.78	14.36	50	14.12	14.45	56	14.46	14.15	65
Total capital, column B .....	0	0.37	46	0	0.39	46	0	0.38	46	0	0.67	45	0	0	50
Tier 1 leverage .....	9.15	8.98	61	9.37	9.13	59	10.37	9.76	69	10.11	9.71	65	10.18	10.04	57
Supplementary leverage ratio, advanced approaches HCs .....		6.71			8.72			7.41			7.31				

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017			Percent Change	
																1-Year	5-Year
<b>Insurance Activities</b>																	
Total insurance underwriting assets .....			0			0			0			0			0		
Total property and casualty assets .....			0			0			0			0			0		
Reinsurance recoverables (P/C) .....																	
Total life and health assets .....			0			0			0			0			0		
Reinsurance recoverables (L/H) .....																	
Separate account assets (L/H) .....			0			0			0			0			0		
Total insurance underwriting equity .....			0			0			0			0			0		
Total property and casualty equity .....			0			0			0			0			0		
Total life and health equity .....			0			0			0			0			0		
Total insurance underwriting net income .....			0			0			0			0			0		
Total property and casualty .....			0			0			0			0			0		
Total life and health .....			0			0			0			0			0		
Claims and claims adjusted expense reserves (P/C) .....			0			0			0			0			0		
Unearned premiums (P/C) .....			0			0			0			0			0		
Policyholder benefit and contractholder funds (L/H) .....			0			0			0			0			0		
Separate account liabilities (L/H) .....			0			0			0			0			0		
Insurance activities revenue .....			10,904			9,924			9,747			9,422			9,177		9.88 12.59
Other insurance activities income .....			10,904			9,924			9,747			9,422			9,177		9.88 12.59
Insurance and reinsurance underwriting income .....			0			0			0			0			0		
Premiums .....			0			0			0			0			0		
Credit related insurance underwriting .....			0			0			0			0			0		
Other insurance underwriting .....			0			0			0			0			0		
Insurance benefits, losses, expenses .....			0			0			0			0			0		
Net assets of insurance underwriting subsidiaries .....			0			0			0			0			0		
Life insurance assets .....			287,359			230,609			225,942			220,609			175,863		24.61 88.67

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017				
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct											
<b>Analysis Ratios</b>																	
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	39	0	0.01	37	0	0.01	36	0	0	47		
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	53.11			53.67			51.47			56.12			75				
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	46.89			46.33			48.53			43.88			25				
Separate account assets (L/H) / Total life assets .....	13.40			11.24			7.26			8.53			0				
Insurance activities revenue / Adjusted operating income .....	1.66	0.36	88	1.47	0.41	83	1.62	0.47	85	1.73	0.47	87	1.92	0.44	86		
Premium income / Insurance activities revenue .....	0	2.76	42	0	2.84	40	0	7.32	37	0	4.86	37	0	0.01	47		
Credit related premium income / Total premium income .....	32.99			38.23			34.91			44.54			60				
Other premium income / Total premium income .....	67.01			61.77			65.09			55.46			40				
Insurance underwriting net income / Consolidated net income .....	0	0.02	44	0	0.03	44	0	0.08	39	0	0.08	42	0	0	47		
Insurance net income (P/C) / Equity (P/C) .....	23.22			15.59			19.86			15.64			31.81				
Insurance net income (L/H) / Equity (L/H) .....	4.49			3.62			5.13			1.99							
Insurance benefits, losses, expenses / Insurance premiums .....	927.51			447.82			233.61			160.49			136.34				
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.15			0.17			0				
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0.15			2.31			0				
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	42	0	0	42	0	0	49		
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	18.12	12	74	15.55	11.03	65	17.19	11.51	73	17.83	10.22	78	17.14	14.86	61		
<b>Broker-Dealer Activities</b>																	
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0			0	
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.75	37	0	1.39	34	0	1.79	34	0	0	49		

**Foreign Activities**

Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	0	0	0	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	0	0	0	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....	0	0.66	33		0.87			1.25			1.17				0
Cost: Interest-bearing deposits.....		0.14			0.42			1.19			0.97				0.84
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.20			5.18			27.03			27.29				
Commercial and industrial loans .....		0.79			0.64			0.29			1.53				4.38
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....		6.83			-2.40			22.48			7.24				22.03
Total selected assets.....		9.48			2.04			12.40			3.24		-100		-5.54
Deposits .....		0.73			3.46			10.36			5				9

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
		1-Year	5-Year					
Securitization activities.....		2,030,082	1,767,498	1,254,957	1,018,496	729,306	14.86	447.84
1–4 family residential loans .....		2,030,082	1,767,498	1,254,957	1,018,496	729,306	14.86	447.84
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans .....		0	0	0	0	0		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans .....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Activity as a Percent of Total Assets</b>		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
Securitization activities.....		12.08	11.84	9.36	7.87	7.42		
1–4 family residential loans .....		12.08	11.84	9.36	7.87	7.42		
Home equity lines .....		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans .....		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0		
Liquidity commitments provided to conduit structures .....		0	0	0	0	0		
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>		12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017		
1–4 family residential loans .....		36.69	32.26	32.76	31.20	29.79		
Home equity lines .....		3.80	3.91	5.09	5.80	6.65		
Credit card receivables.....		0	0	0	0	0		
Auto loans and other consumer loans.....		1.10	1.54	2.59	3.01	1.32		
Commercial and industrial loans .....		10.14	19.04	11.84	12.07	11.34		
All other loans and leases.....		48.28	43.25	47.71	47.92	50.90		

## Servicing, Securitization and Asset Sale Activities—Part 2

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	
Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change
						1-Year
<b>Percent of Total Securitization Activities by Type</b>						
Retained credit exposure.....	0	0	0	0	0	
1–4 family residential loans.....	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....	0	0	0	0	0	
Seller's interest carried as securities and loans .....	0	0	0	0	0	
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans .....						
<b>Percent of Tier 1 Capital</b>						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure .....	0	0	0	0	0	
<b>30–89 Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	29,767	37,250	3,422	20,654	10,635	-20.09
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commcial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	29,767	37,250	3,422	20,654	10,635	-20.09
<b>90+ Days Past Due Securitized Assets</b>						
1–4 family residential loans .....	74,406	86,864	11,901	11,134	4,675	-14.34
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets .....	74,406	86,864	11,901	11,134	4,675	-14.34
Total past due securitized assets.....	104,173	124,114	15,323	31,788	15,310	-16.07
<b>Net Losses on Securitized Assets</b>						
1–4 family residential loans .....	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans .....	0	0	0	0	0	
Commercial and industrial loans .....	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

**Servicing, Securitization and Asset Sale Activities—Part 3**

	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	1.47	2.11	0.27	2.03	1.46
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....	1.47	2.11	0.27	2.03	1.46
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	3.67	4.91	0.95	1.09	0.64
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....	3.67	4.91	0.95	1.09	0.64
Total past due securitized assets percent of securitized assets .....	5.13	7.02	1.22	3.12	2.10
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....	0	0	0	0	0
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1	1.24	0.66	1.13	1.02
Home equity lines .....	0.34	0.28	0.39	0.50	0.50
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....	0.46	0.48	0.36	0.54	0.45
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....	1.64	2.10	0.43	0.48	0.34
Home equity lines .....	0	0.08	0.12	0.15	0.04
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....	0.61	0.69	0.17	0.20	0.16
<b>Total Past Due Managed Assets .....</b>	<b>1.07</b>	<b>1.18</b>	<b>0.54</b>	<b>0.74</b>	<b>0.61</b>
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....	0	0.02	0.03	0.01	0.04
Home equity lines .....	-0.02	-0.02	0.02	0.14	0.04
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>	<b>0.08</b>	<b>0.03</b>	<b>0.03</b>	<b>0.04</b>	<b>0.05</b>

**Parent Company Income Statement**

	Dollar Amount in Thousands	12/31/2021	12/31/2020	12/31/2019	12/31/2018	12/31/2017	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		80,972	81,452	132,572	53,389	34,424	-0.59	172.26
Dividends .....		80,965	81,443	132,563	53,381	34,416	-0.59	172.31
Interest .....		7	9	9	8	8	-22.22	-12.50
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from nonbank subsidiaries .....		80	93	175	136	94	-13.98	-24.53
Dividends .....		80	93	175	136	94	-13.98	-24.53
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Income from subsidiary holding companies .....		0	0	0	0	0		
Dividends .....		0	0	0	0	0		
Interest .....		0	0	0	0	0		
Management and service fees .....		0	0	0	0	0		
Other income .....		0	0	0	0	0		
Total income from subsidiaries .....		81,052	81,545	132,747	53,525	34,518	-0.60	171.56
Securities gains (losses) .....		2	0	0	0	0		-99.83
Other operating income .....		30	74	138	121	588	-59.46	-93.36
Total operating income .....		81,084	81,619	132,885	53,646	35,106	-0.66	157.53
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		10,696	7,488	7,540	6,428	5,894	42.84	453.05
Other expenses .....		7,965	7,691	8,510	7,440	6,755	3.56	12.15
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		18,661	15,179	16,050	13,868	12,649	22.94	106.52
Income (loss) before taxes .....		62,423	66,440	116,835	39,778	22,457	-6.05	178.07
Applicable income taxes (credit) .....		-4,795	-3,889	-4,077	-3,523	-3,761		
Extraordinary items .....						0		
Income before undistributed income of subsidiaries .....		67,218	70,329	120,912	43,301	26,218	-4.42	165.27
Equity in undistributed income of subsidiaries .....		108,674	13,322	46,684	103,619	65,970	715.75	65.68
Bank subsidiaries .....		108,674	13,322	46,684	103,619	65,970	715.75	65.68
Nonbank subsidiaries .....		0	0	0	0	0		
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		175,892	83,651	167,596	146,920	92,188	110.27	93.44
<b>Memoranda</b>								
Bank net income .....		189,639	94,765	179,247	157,000	100,386	100.12	98.94
Nonbank net income .....		80	93	175	136	94	-13.98	-24.53
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	12/31/2021	% of Total Assets	12/31/2020	% of Total Assets	12/31/2019	% of Total Assets	12/31/2018	12/31/2017	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		2,477,917	92.01	2,307,128	93.54	2,302,505	97.71	2,238,555	1,623,208	7.40	91.42
Common and preferred stock .....		2,477,917	92.01	2,306,937	93.53	2,302,499	97.71	2,236,932	1,618,993	7.41	91.84
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	191	0.01	6	0	1,623	4,215	-100.00	-100.00
Investment in nonbank subsidiaries .....		3,594	0.13	3,594	0.15	3,603	0.15	3,597	2,882	0.00	12.14
Common and preferred stock .....		3,591	0.13	3,591	0.15	3,591	0.15	3,591	2,878	0.00	12.64
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		3	0	3	0	12	0	6	4	0.00	-82.35
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	640	0	0	
Securities .....		2,009	0.07	7,174	0.29	1,653	0.07	1,662	2,734	-72.00	-53.57
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		182,569	6.78	128,320	5.20	25,627	1.09	40,844	78,196	42.28	54.54
Cash and due from unrelated depository institution .....		1,857	0.07	844	0.03	3,840	0.16	3,737	3,643	120.02	-40.00
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		25,161	0.93	19,331	0.78	19,258	0.82	14,977	7,958	30.16	203.04
Balance due from subsidiaries and related institutions .....		0	0	0	0	0	0	0	0	0	
Total assets .....		2,693,107	100.00	2,466,391	100.00	2,356,486	100.00	2,304,012	1,718,621	9.19	88.13
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		359,419	13.35	212,218	8.60	113,955	4.84	147,239	114,074	69.36	266.28
Other liabilities .....		12,462	0.46	10,856	0.44	6,627	0.28	3,224	3,683	14.79	185.50
Balance due to subsidiaries and related institutions .....		111,373	4.14	110,585	4.48	110,215	4.68	109,636	85,881	0.71	15.83
Total liabilities .....		483,254	17.94	333,659	13.53	230,797	9.79	260,099	203,638	44.83	143.27
Equity Capital .....		2,209,853	82.06	2,132,732	86.47	2,125,689	90.21	2,043,913	1,514,983	3.62	79.24
Perpetual preferred stock (income surplus) .....		0	0	0	0	0	0	0	0	0	
Common stock .....		296,483	11.01	296,483	12.02	296,483	12.58	296,483	249,951	0.00	31.46
Common surplus .....		1,300,192	48.28	1,296,963	52.59	1,294,276	54.92	1,288,911	898,095	0.25	83.80
Retained earnings .....		741,648	27.54	615,772	24.97	617,355	26.20	500,660	395,412	20.44	119.72
Accumulated other comprehensive income .....		-10,443	-0.39	25,068	1.02	764	0.03	-17,896	-8,569		
Other equity capital components .....		-118,027	-4.38	-101,554	-4.12	-83,189	-3.53	-24,245	-19,906		
Total liabilities and equity capital .....		2,693,107	100.00	2,466,391	100.00	2,356,486	100.00	2,304,012	1,718,621	9.19	88.13
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		111,373	4.14	110,585	4.48	110,215	4.68	109,636	85,881	0.71	16.45
Notes payable to subsidiaries that issued TPS .....		107,782	4	106,994	4.34	106,624	4.52	106,045	83,003	0.74	16.58
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		1,449	0.05	805	0.03	519	0.02	862	498	80.00	-39.25
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	7.96	11.94	11	3.96	7.29	18	7.95	9.68	24	8.64	10.40	28	6.68	8.67	22
Bank net income / Average equity investment in banks .....	7.99	11.80	11	4.16	7.45	16	7.83	10.51	18	8.39	11.19	21	6.95	9.11	22
Nonbank net income / Average equity investment in nonbanks .....	2.23	13.12	29	2.59	9.75	36	4.87	7.89	50	4.30	7.10	44	3.20	9.81	47
Subsidiary HCs net income / Average equity investment in sub HCs .....		10.11			7.01			8.55			8.78			8.81	
Bank net income / Parent net income .....	107.82	96.79	85	113.29	88.16	88	106.95	82.22	74	106.86	82.56	77	108.89	104.64	75
Nonbank net income / Parent net income .....	0.05	3.40	36	0.11	3.59	36	0.10	5.93	31	0.09	3.78	38	0.10	1.13	53
Subsidiary holding companies' net income / Parent net income .....		65.35			68.34			74			72.48			90.33	
<b>Leverage</b>															
Total liabilities / Equity capital .....	21.87	16.81	74	15.64	20.06	58	10.86	20.43	48	12.73	20.88	53	13.44	11.14	62
Total debt / Equity capital .....	16.26	11.71	74	9.95	14.41	53	5.36	14.31	43	7.20	14.69	52	7.53	4.62	67
Total debt + notes payable to subs that issued TPS / Equity capital .....	21.14	13.63	77	14.97	16.67	61	10.38	16.36	53	12.39	17.10	55	13.01	9.36	65
Total debt + Loans guaranteed for affiliate / Equity capital .....	16.26	11.77	74	9.95	14.68	52	5.36	14.56	42	7.20	15.14	51	7.53	4.64	67
Total debt / Equity capital – excess over fair value .....	16.26	11.81	74	9.95	14.52	53	5.36	14.51	43	7.20	14.81	52	7.53	4.62	67
Long-term debt / Equity capital .....	16.26	10.95	75	9.95	13.56	53	5.36	13.04	44	7.20	13.37	52	7.53	4.39	67
Short-term debt / Equity capital .....	0	0.57	38	0	0.77	38	0	1.02	36	0	1.14	37	0	0.02	46
Current portion of long-term debt / Equity capital .....	0.07	0.06	87	0.04	0.06	86	0.02	0.05	84	0.04	0.14	81	0.03	0	93
Excess cost over fair value / Equity capital .....	0	0.05	41	0	0.08	39	0	0.12	38	0	0.12	39	0	0	46
Long-term debt / Consolidated long-term debt .....	76.34	39.86	79	44.67	34.67	57	30.27	28.44	54	56.24	28.63	76	54.97	17.83	85
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	112.29	103.22	86	108.34	102.81	80	108.49	103.22	77	109.62	103.10	81	107.06	105.17	56
Total investment in subs / Equity capital .....	112.29	108.40	77	108.35	110.16	66	108.49	111.07	61	109.70	112.48	63	107.33	105.55	56
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	1.54	0.29	90	2.13	0.47	91	1.08	0.36	81	1.34	0.35	87	1.16	0.56	66
Equity investment in subs – equity cap / Net income-div (X) .....	2.16	1.05	83	5.30	1.82	88	1.55	1.22	68	1.90	1.22	77	1.85	1.91	53
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	126.28	152.85	44	131.80	136.59	55	204.71	177.68	66	99.71	162.34	22	83.84	96.31	34
Cash from ops + noncash items + op expense / Op expense + dividend .....	129.51	154.48	43	149.21	147.24	62	216.83	190.27	68	105.58	174.91	20	78.10	100.80	27
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	149.36	98.54	85	253.53	134.08	87	84.66	116.34	16	35.44	103.19	10	32.37	101.42	10
Pretax operating income + interest expense / Interest expense .....	683.61	1,835.33	29	987.29	2,016.32	50	1,649.54	1,968.54	60	718.82	2,898.75	36	481.01	1,955.22	55
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	500.66	1,770.77	22	628.14	1,539.23	37	973.79	1,632.83	43	437.04	1,369.37	25	318.05	1,082.59	38
Dividends + interest from subsidiaries / Interest expense + dividends .....	133.50	174.12	40	141.52	150.43	54	227.15	210.80	65	106.96	188.90	20	85.63	107.07	31
Fees + other income from subsidiaries / Salary + other expenses .....	0	11.92	32	0	13.95	31	0	16.52	30	0	16.08	33	0	6.15	36
Net income / Current part of long-term debt + preferred dividends (X) .....	121.39	47.61	89	103.91	35.64	88	322.92	57.11	91	170.44	33.93	93	185.12	71.32	81
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	6.60	3.44	71	6.07	3.85	71	1.82	2.64	51	2.41	2.61	52	5.26	1.68	83
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.17			0.10			0.04		0	0.24	47		0	
Nonaccrual .....		0.92			1.03			0.54		0	6.54	38		0.46	
Total .....		1.09			1.13			0.58		0	6.78	36		0.46	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.24	44	0	0	50
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total .....	0	0.02	46	0	0.05	46	0	0.10	46	0	0.25	44	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0	1.76	16	0	2.66	14	0	5.62	12	0	5.50	12	0	0.15	27
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	50	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.06	40	0	0.08	38	0	0.19	36	0	0.21	36	0	0	49

**Parent Company Analysis—Part 2**

	12/31/2021			12/31/2020			12/31/2019			12/31/2018			12/31/2017		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	74.41	66.37	62	71.28	81.10	51	42.10	57.84	40	100.72	57.26	85	131.27	100.86	79
Dividends declared / Net income .....	28.44	28.27	48	59.93	42.29	75	30.37	33.08	47	29.69	27.33	50	37.33	32.32	49
Net income – dividends / Average equity.....	5.70	8.62	25	1.59	4.14	20	5.54	6.46	38	6.08	7.33	35	4.19	5.74	28
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	161.87	155.92	65	162.45	132.17	65	260.43	178.13	76	122.39	157.73	38	100	106.72	36
Dividends from nonbank subsidiaries .....	0.16	4.90	56	0.19	3.41	59	0.34	7.53	51	0.31	7.13	59	0.27	2.37	67
Dividends from subsidiary holding companies.....	0	5.91	45	0	4.85	44	0	21.40	42	0	16.86	42	0	0	48
Dividends from all subsidiaries .....	162.03	203.53	55	162.64	174.85	57	260.78	260.40	66	122.71	215.26	23	100.27	114.69	35
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	42.69	45.96	41	85.94	60.28	74	73.96	66.55	59	34	60.71	23	34.28	35.18	47
Interest income from bank subsidiaries.....	0	0.11	55	0.01	0.36	50	0.01	0.54	41	0.01	0.52	40	0.01	0.14	59
Management and service fees from bank subsidiaries .....	0	0.88	38	0	1.47	37	0	1.55	36	0	1.88	36	0	0.94	41
Other income from bank subsidiaries.....	0	0	47	0	0	46	0	0	46	0	0	47	0	0	45
Operating income from bank subsidiaries .....	42.70	51.33	40	85.95	62.88	69	73.96	69.36	55	34.01	63.43	21	34.29	41.35	43
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	100	62.63	72	100	56.39	72	100	82.95	65	100	51.40	79	100	129.02	73
Interest income from nonbank subsidiaries.....	0	2.44	31	0	7.38	32	0	20.25	26	0	18.56	24	0	0.63	45
Management and service fees from nonbank subsidiaries .....	0	0.37	40	0	0.86	39	0	1.92	38	0	2.96	38	0	0.60	44
Other income from nonbank subsidiaries.....	0	0.07	45	0	0.16	46	0	1.06	43	0	0.15	48	0	0.08	46
Operating income from nonbank subsidiaries .....	100	87.22	66	100	79.84	64	100	150.41	51	100	99.33	59	100	153.75	68
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		38.10			43.51			61.23			48.56			58.43	
Interest income from subsidiary holding companies .....		5.26			8.40			6.54			3.95			0.07	
Management and service fees from subsidiary holding companies.....		0.73			0.44			0.36			0.43			-0.14	
Other income from subsidiary holding companies.....		-0.40			0.01			0.29			0.01			0	
Operating income from subsidiary holding companies.....		58.37			55.20			76.49			61.19			58.36	
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	99.85	74.16	83	99.78	69.76	84	99.76	67.32	87	99.51	65.18	80	98.03	67.33	63
Interest income from bank subsidiaries.....	0.01	0.23	53	0.01	0.63	44	0.01	0.80	38	0.01	0.92	42	0.02	1.07	58
Management and service fees from bank subsidiaries .....	0	1.44	37	0	1.87	37	0	1.81	36	0	2.01	37	0	2.14	41
Other income from bank subsidiaries.....	0	0.02	46	0	0.04	45	0	0.03	44	0	0.02	47	0	0.01	45
Operating income from bank subsidiaries .....	99.86	83.13	77	99.80	82.20	76	99.76	78.80	80	99.52	74.20	70	98.06	79.76	49
Dividends from nonbank subsidiaries .....	0.10	3.07	54	0.11	1.95	57	0.13	2.65	51	0.25	2.57	60	0.27	1.78	69
Interest income from nonbank subsidiaries.....	0	0.18	36	0	0.73	36	0	1.19	30	0	2.32	29	0	0	46
Management and service fees from nonbank subsidiaries .....	0	0.01	42	0	0.02	42	0	0.06	41	0	0.03	41	0	0	47
Other income from nonbank subsidiaries.....	0	0.01	45	0	0.01	46	0	0.04	44	0	0.02	48	0	0	46
Operating income from nonbank subsidiaries .....	0.10	4.67	45	0.11	4.70	44	0.13	7.29	36	0.25	7.64	45	0.27	3.09	63
Dividends from subsidiary holding companies.....	0	2.10	45	0	2.53	44	0	4.52	43	0	5.15	42	0	0	48
Interest income from subsidiary holding companies .....	0	0.01	45	0	0.11	44	0	0.20	44	0	0.37	43	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	48	0	0	49	0	0	49	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	49	0	0	48	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.91	43	0	4.56	42	0	6.08	40	0	6.79	39	0	0	47
Loans and advances from subsidiaries / Short term debt.....		158.10			135.13			83.37			87.87			886.47	
Loans and advances from subsidiaries / Total debt .....	30.99	26.38	65	52.11	27.08	76	96.72	28.33	84	74.46	26.53	83	75.29	74.60	62